Consumer Expenditures in 2016

April 2018 | Report 1073

This Consumer Expenditure Survey (CE) annual report presents integrated data from the 2016 Diary and Interview portions of the CE, including data tables. The tables show average expenditures, income, and characteristics for consumer units (CUs) classified by income before taxes by quintile, decile, and range; age of the reference person; size of the consumer unit; composition of the consumer unit; number of earners; housing tenure (homeowner or renter) and type of area (urban or rural); region of residence; occupation; highest education level of any consumer unit member; race; Hispanic or Latino origin; and the newest table, generation of reference person. This report highlights spending



patterns for 2016 from the CE, including a brief discussion of expenditure changes for the year, and provides a description of the CE survey.

Consumer spending increased 2.4 percent in 2016, according to annual data from the CE. This follows an increase of 4.6 percent in 2015, previously recorded by the CE. The average annual expenditures by CUs increased from \$55,978 in 2015 to \$57,311 in 2016.¹ Accompanying the 2016 increase in expenditures was an increase of 7.2 percent in average income before taxes from 2015 (\$69,627) to 2016 (\$74,664). Prices, as measured by the average annual change in the Consumer Price Index for All Urban Consumers (CPI-U, U.S. city average, all items, base period 1982–1984=100), rose by 1.3 percent in 2016, compared with the 2.4-percent increase in spending.² In 2015, prices as measured by the CPI-U increased by 0.1 percent, compared with the 4.6-percent increase in spending.

Developments in 2016

During 2016, spending increased for 7 of the 9 largest aggregated categories of expenditures tracked by CE: food, housing, healthcare, entertainment, education, cash contributions, and personal insurance and pensions. (See table A.) The majority of these increases were modest. Expenditures on food, housing, entertainment, and education rose only slightly, up between 1.1 and 2.6 percent. However, expenditures on healthcare and personal insurance and pensions rose more noticeably, with healthcare up 6.2 percent and personal insurance and pensions up 7.6 percent. The most notable increase was in expenditures on cash contributions, which rose 14.4 percent, following a 2.5-percent decline in 2014 and a 1.7-percent increase in 2015. In contrast, expenditures on apparel and services and on transportation declined in 2016, by 2.3 and 4.8 percent, respectively.

In related economic developments, according to the Current Population Survey, the monthly unemployment rate fell from 4.9 percent in January 2016 to 4.7 percent in December 2016, with an average monthly rate of 4.9 percent.³ This compares with average monthly unemployment rates of 6.2 percent in 2014 and 5.3 percent in 2015. Despite these declines, the unemployment rate still remained above the 4.6-percent rates seen in 2006 and 2007, before the recession. Although the number of long-term unemployed individuals (those without a job for 27 weeks or more) declined from 2.3 million in 2015 to 2.0 million in 2016, it was still higher than before the recession (1.2 million in 2007).⁴



Table A. Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Survey, 2013–16

Item	2013	2014	2015	2016	Percent change				
iteiii	2013	2014	2015	2010	2013–14	2014–15	2015–16		
Number of consumer units (in thousands)	125,670	127,006	128,437	129,549					
Consumer unit characteristics:									
Income before taxes	\$63,784	\$66,877	\$69,627	\$74,664	4.8	4.1	7.		
Age of reference person	50.1	50.3	50.5	50.9					
Average number in consumer unit:									
People	2.5	2.5	2.5	2.5					
Children under 18	.6	.6	.6	.6					
Adults 65 and older	.3	.4	.4	.4					
Earners	1.3	1.3	1.3	1.3					
Vehicles	1.9	1.9	1.9	1.9					
Percent homeowner	64	63	62	62					
Average annual expenditures	\$51,100	\$53,495	\$55,978	\$57,311	4.7	4.6	2		
Food	6,602	6,759	7,023	7,203	2.4	3.9	2		
Food at home	3,977	3,971	4,015	4,049	2	1.1			
Cereals and bakery products	544	519	518	524	-4.6	2	1		
Meats, poultry, fish, and eggs	856	892	896	890	4.2	.4	-		
Dairy products	414	423	413	410	2.2	-2.4	-		
Fruits and vegetables	751	756	769	783	.7	1.7	1		
Other food at home	1,412	1,382	1,419	1,442	-2.1	2.7	1		
Food away from home	2,625	2,787	3,008	3,154	6.2	7.9	4		
Alcoholic beverages	445	463	515	484	4.0	11.2	-6		
Housing	17,148	17,798	18,409	18,886	3.8	3.4	2		
Shelter	10,080	10,491	10,742	11,128	4.1	2.4	3		
Owned dwellings	6,108	6,149	6,210	6,295	.7	1.0	1		
Rented dwellings	3,324	3,631	3,802	4,035	9.2	4.7	6		
Other lodging	649	710	730	798	9.4	2.8	9		
Utilities, fuels, and public services	3,737	3,921	3,885	3,884	4.9	9			
Household operations	1,144	1,174	1,309	1,384	2.6	11.5	5		
Housekeeping supplies	645	632	655	660	-2.0	3.6			
Household furnishings and equipment	1,542	1,581	1,818	1,829	2.5	15.0			
Apparel and services	1,604	1,786	1,846	1,803	11.3	3.4	-2		



Table A. Average annual expenditures by major category of all consumer units and percent changes, Consumer Expenditure Survey, 2013–16

Mana	2013	2014	2015	2016	Pe	rcent chan	ige
ltem	2013	2014	2015	2016	2013–14	2014–15	2015–16
Transportation	9,004	9,073	9,503	9,049	.8	4.7	-4.8
Vehicle purchases (net outlay)	3,271	3,301	3,997	3,634	.9	21.1	-9.1
Gasoline and motor oil	2,611	2,468	2,090	1,909	-5.5	-15.3	-8.7
Other vehicle expenses	2,584	2,723	2,756	2,884	5.4	1.2	4.6
Public and other transportation	537	581	661	623	8.2	13.8	-5.7
Healthcare	3,631	4,290	4,342	4,612	18.1	1.2	6.2
Entertainment	2,482	2,728	2,842	2,913	9.9	4.2	2.5
Personal care products and services	608	645	683	707	6.1	5.9	3.5
Reading	102	103	114	118	1.0	10.7	3.5
Education	1,138	1,236	1,315	1,329	8.6	6.4	1.1
Tobacco products and smoking supplies	330	319	349	337	-3.3	9.4	-3.4
Miscellaneous	645	782	871	959	21.2	11.4	10.1
Cash contributions	1,834	1,788	1,819	2,081	-2.5	1.7	14.4
Personal insurance and pensions	5,528	5,726	6,349	6,831	3.6	10.9	7.6
Life and other personal insurance	319	327	333	322	2.5	1.8	-3.3
Pensions and Social Security	5,209	5,399	6,016	6,509	3.6	11.4	8.2

Expenditure shares

Table B details expenditure shares, or the percent distribution of total annual expenditures by major expenditure categories, for all CUs from 2013 to 2016. Expenditure shares usually do not fluctuate much in the short term and therefore are more useful for identifying spending trends over time. As in previous years, housing was the largest component of overall expenditures, accounting for 33.0 percent of total expenditures in 2016. Housing expenditures were followed by transportation (15.8 percent) and food expenditures (12.6 percent).

The most notable changes in expenditure shares between 2015 and 2016 were in personal insurance and pensions, and the transportation subcategories of vehicle purchases and gasoline and motor oil. Personal insurance and pensions rose from 11.3 percent to 11.9 percent of average annual expenditures. The share for total transportation declined from 17.0 percent to 15.8 percent. Within that category, vehicle purchases declined from 7.1 percent to 6.3 percent, comparable to 2013 and 2014 levels of 6.4 percent and 6.2 percent, respectively. Gasoline and motor oil expenditure shares continued their multiyear decline, from 3.7 percent in 2015 to 3.3 percent in 2016. Expenditure shares on gasoline and motor oil in 2013 and 2014 were 5.1 and 4.6 percent, respectively. As previously mentioned, cash contribution shares increased, up from 3.2 percent to 3.6 percent of total expenditures; all other shares for major categories remained within 0.2 percentage points of their 2015 levels.



Table B. Percent distribution of total annual expenditures by major category for all consumer units, Consumer Expenditure Survey, 2013–16

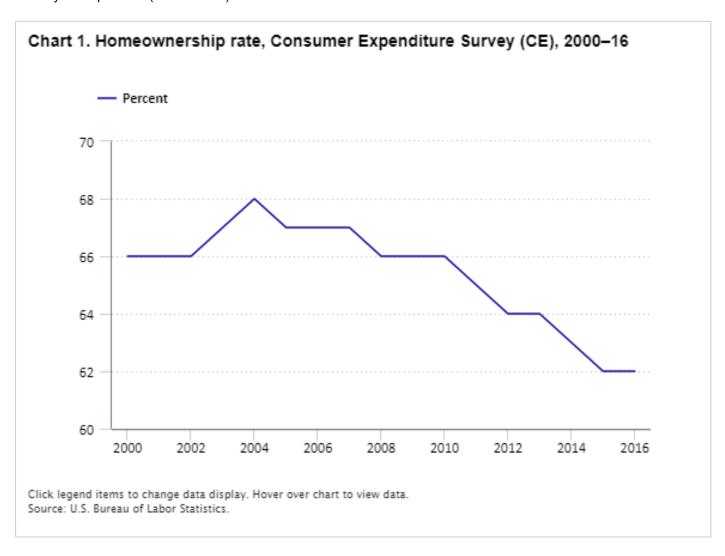
Spending category	2013	2014	2015	2016
Average annual expenditures	100.0	100.0	100.0	100.0
Food	12.9	12.6	12.5	12.6
Food at home	7.8	7.4	7.2	7.′
Food away from home	5.1	5.2	5.4	5.8
Alcoholic beverages	.9	.9	.9	3.
Housing	33.6	33.3	32.9	33.0
Shelter	19.7	19.6	19.2	19.4
Utilities, fuels, and public services	7.3	7.3	6.9	6.8
Household operations	2.2	2.2	2.3	2.4
Housekeeping supplies	1.3	1.2	1.2	1
Household furnishings and equipment	3.0	3.0	3.2	3.
Apparel and services	3.1	3.3	3.3	3.
Transportation	17.6	17.0	17.0	15.
Vehicle purchases (net outlay)	6.4	6.2	7.1	6.
Gasoline and motor oil	5.1	4.6	3.7	3.
Other vehicle expenses	5.1	5.1	4.9	5.
Public and other transportation	1.1	1.1	1.2	1.
Healthcare	7.1	8.0	7.8	8.
Entertainment	4.9	5.1	5.1	5.
Personal care products and services	1.2	1.2	1.2	1.
Reading	.2	.2	.2	
Education	2.2	2.3	2.3	2.
Tobacco products and smoking supplies	.6	.6	.6	
Miscellaneous	1.3	1.5	1.6	1.
Cash contributions	3.6	3.3	3.2	3.
Personal insurance and pensions	10.8	10.7	11.3	11.
Life and other personal insurance	.6	.6	.6	
Pensions and Social Security	10.2	10.1	10.7	11.



Expenditures on housing

Average expenditures on mortgage interest and charges for homeowners with a mortgage decreased only slightly to \$7,934 in 2016 from \$7,939 in 2015. By comparison, homeowners with a mortgage spent \$8,779 on this component in 2007. This expenditure decline reflects the continuing trend of lower interest rates seen after the start of the 2007–09 recession.⁵

In addition, the 2007–09 recession led to an overall trend of fewer CUs owning homes. Despite the economic recovery, which began in 2009, homeownership rates have not climbed back to prerecession levels. From 2000 to 2010, homeownership rates stayed between 66 percent and 68 percent, but in the current decade, the rate has fallen steadily to 62 percent. (See chart 1.)



According to the CPI-U, rents for primary residences have increased 26.5 percent between 2007 and 2016. Over the same period, the average annual rental payments reported in the CE increased 36.5 percent (\$10,557 in 2016, compared with \$7,732 in 2007), reflecting the increase in demand for rental units; also over this period, the share of consumer units who rent rose from 33 to 38 percent.

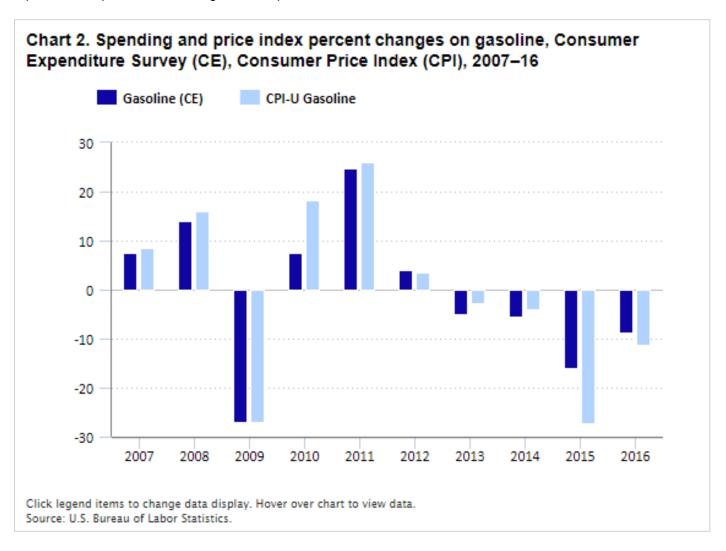
Expenditures on gasoline

Average expenditures on gasoline decreased in 2016. CUs spent 8.7 percent less in 2016 (\$1,748) than they did in 2015 (\$1,915), reflecting continuing low oil prices throughout 2016. Chart 2 shows the percent change in expenditures



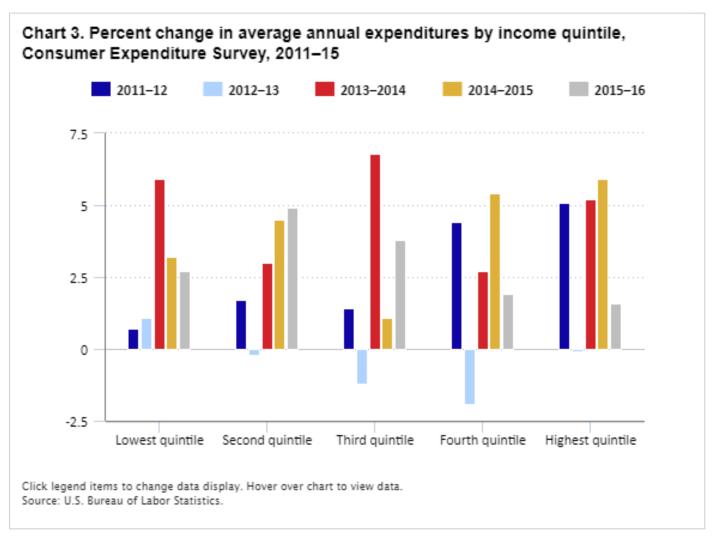
on gasoline and the price of gasoline between 2007 and 2016. For most years, the change in consumer spending on gasoline is similar to the change in gasoline prices. In 2016, the percentage decline in spending on gasoline was smaller (8.7 percent) than the drop in the CPI index for gasoline (11.3 percent) for the second year in a row. However, the difference of 11.1 percentage points in 2015 was more pronounced.

Gasoline expenditures decreased in every income quintile in 2016. The highest quintile had the largest percentage decrease in expenditures from 2015 to 2016—a decline of 10.3 percent—from \$2,887 to \$2,589. The middle three quintiles all reported similar declines, ranging from a 7.7-percent decline to a 9.6-percent decline. The lowest quintile reported a 4.2-percent decline in gasoline expenditures.



Expenditures by income quintile

Spending increased across all five income quintiles in 2016. This continued the trend from 2015, which also saw increases in all five income quintiles. (See chart 3.) The top quintile increased spending by 1.6 percent, the smallest increase in percentage terms. The second quintile increased spending by 4.9 percent, and the other three quintiles increased spending between 1.9 and 3.8 percent. Table C shows more details on spending by income quintile.



All income quintiles spent more on food away from home, housing, healthcare, and personal insurance and pensions in 2016 than those in 2015. (See table C.) Among these categories, spending on healthcare and personal insurance and pensions rose most significantly, with increases averaging 6.7 percent among the quintiles. Transportation expenditures rose 5.9 percent and 1.2 percent for the lowest and second quintiles, but declined for the highest three quintiles. Food at home, apparel and services, cash contributions, and entertainment expenditures rose for three of the five quintiles.

For the lowest quintile, the increase in total expenditures (2.7 percent) is just over half the increase in income (4.3 percent). In contrast, for the second and third quintiles, the increase in total expenditures is twice that of income. While the fourth and fifth income quintiles experienced larger increases in income than expenditures, the highest quintile had both the largest percentage increase in income (11.7 percent) and the smallest percentage increase in total expenditures (1.6 percent) of any group.

Table C. Dollar change and percent change in average annual expenditures on major categories by income quintile, Consumer Expenditure Survey, 2015–16

ltem	Lowest		Second		Third		Fourth		Highest		
	item	Dollar	Percent								
	Income before taxes	473	4.3	633	2.2	957	1.9	3360	4.2	20823	11.7



Table C. Dollar change and percent change in average annual expenditures on major categories by income quintile, Consumer Expenditure Survey, 2015–16

Maria	Low	est	Se	cond	TI	nird	Fo	urth	Highest	
Item	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percen
Average annual expenditure change										
Total	668	2.7	1707	4.9	1752	3.8	1239	1.9	1713	1.6
Food	95	2.5	-44	-0.9	425	7.3	271	3.3	163	1.3
Food at home	3	0.1	-159	-4.9	252	7.3	193	4.2	-117	-1.8
Food away from home	92	7.2	115	6.6	173	7.3	78	2.2	280	4.6
Housing	377	3.8	720	5.6	506	3.2	279	1.4	626	1.9
Apparel and services	84	10.9	25	2.2	216	16.6	-25	-1.3	-514	-12.8
Transportation	208	5.9	69	1.2	-356	-4.0	-399	-3.5	-1720	-9.6
Healthcare	226	11.7	105	3.1	301	7.6	115	2.2	629	8.9
Entertainment	-124	-9.7	45	2.6	125	5.6	358	11.7	-31	-0.5
Cash contributions	-154	-21.6	377	35.8	-34	-2.5	1	0.0	1144	28.0
Personal insurance and pensions	53	8.9	26	1.5	247	6.2	595	7.8	1603	9.1
All other expenditures	-97	-4.9	384	17.5	321	12.0	45	1.2	-187	-2.2

Expenditures on food

Food expenditures increased for all but the second quintile in 2016. This is similar to 2015, when expenditures increased for all but the third quintile. The third quintile registered the largest percentage increase in food expenditures, an increase of 7.3 percent, from \$5,799 in 2015 to \$6,224 in 2016. Both food-at-home spending and food-away-from-home expenditures increased by 7.3 percent. Although expenditures on food away from home for all quintiles increased, with percentage increases ranging from 2.2 to 7.3 percent, no clear pattern emerged for expenditures on food at home. The lowest, third, and fourth quintiles increased expenditures by 0.1 percent to 7.3 percent, and the second and highest quintiles decreased expenditures by 4.9 and 1.8 percent, respectively.

Notes

¹ A consumer unit consists of either: (1) all members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; (2) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or (3) two or more persons living together who use their income to make joint expenditure decisions.

² Data output for "all items in U.S. city average, all urban consumers, not seasonally adjusted" from the Consumer Price Index – All Urban Consumers (U.S. Bureau of Labor Statistics), https://data.bls.gov/timeseries/CUUR0000SA0.

³ Data output for "unemployment level" from Labor Force Statistics from the Current Population Survey (U.S. Bureau of Labor Statistics), https://data.bls.gov/timeseries/LNS13000000.



⁴ Data output for "number unemployed for 27 weeks & over" from Labor Force Statistics from the Current Population Survey (U.S. Bureau of Labor Statistics), https://data.bls.gov/timeseries/LNS13008636.

⁵ "Business Cycle Dating Committee, National Bureau of Economic Research" (National Bureau of Economic Research, September 2010), http://www.nber.org/cycles/sept2010.html.



Statistical Tables

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

				_		
Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands)	129,549	25,884	26,019	25,905	25,900	25,842
Lower limit	(1)	(1)	\$19,868	\$38,163	\$64,418	\$108,040
Consumer unit characteristics:						
Income before taxes	\$74,664	\$11,389	\$28,976	\$50,563	\$84,173	\$198,674
Age of reference person	50.9	54.3	54.2	49.7	47.8	48.7
Average number in consumer unit:						
People	2.5	1.6	2.2	2.5	2.9	3.1
Children under 18	.6	.3	.5	.6	.7	.8
Adults 65 and older	.4	.4	.6	.4	.3	.2
Earners	1.3	.5	.8	1.4	1.8	2.0
Vehicles	1.9	.9	1.5	1.9	2.4	2.7
Percent homeowner	62	40	54	60	73	85
Average annual expenditures	\$57,311	\$25,138	\$36,770	\$47,664	\$64,910	\$112,221
Food	7,203	3,862	4,978	6,224	8,436	12,513
Food at home	4,049	2,502	3,112	3,697	4,738	6,193
Cereals and bakery products	524	314	413	513	608	772
Meats, poultry, fish, and eggs	890	607	710	791	1,021	1,320
Dairy products	410	246	316	384	472	630
Fruits and vegetables	783	442	591	702	914	1,266
Other food at home	1,442	892	1,082	1,308	1,723	2,205
Food away from home	3,154	1,360	1,866	2,527	3,698	6,320
Alcoholic beverages	484	158	261	350	569	1,082



Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
			-	-	-	
Housing	18,886	10,267	13,552	16,315	20,687	33,653
Shelter	11,128	6,331	7,883	9,342	12,136	19,981
Owned dwellings	6,295	1,883	3,175	4,546	7,532	14,372
Rented dwellings	4,035	4,279	4,362	4,417	3,868	3,244
Other lodging	798	169	345	379	736	2,366
Utilities, fuels, and public services	3,884	2,321	3,218	3,818	4,451	5,618
Household operations	1,384	584	815	996	1,419	3,112
Housekeeping supplies	660	376	517	623	684	1,102
Household furnishings and equipment	1,829	655	1,119	1,537	1,998	3,840
Apparel and services	1,803	860	1,164	1,519	1,959	3,511
Transportation	9,049	3,767	5,992	8,464	10,931	16,114
Vehicle purchases (net outlay)	3,634	1,332	2,492	3,542	4,383	6,432
Gasoline and motor oil	1,909	902	1,408	1,909	2,435	2,895
Other vehicle expenses	2,884	1,308	1,811	2,628	3,550	5,127
Public and other transportation	623	225	281	386	564	1,661
Healthcare	4,612	2,156	3,528	4,266	5,442	7,677
Entertainment	2,913	1,146	1,783	2,344	3,409	5,888
Personal care products and services	707	333	490	569	777	1,364
Reading	118	64	86	96	115	229
Education	1,329	681	759	618	988	3,605
Tobacco products and smoking supplies	337	305	335	362	383	302
Miscellaneous	959	336	646	1,008	1,062	1,748
Cash contributions	2,081	558	1,431	1,301	1,891	5,233



Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Personal insurance and pensions	6,831	645	1,766	4,227	8,262	19,302
Life and other personal insurance	322	88	180	238	319	785
Pensions and Social Security	6,509	556	1,586	3,989	7,942	18,517

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics.

Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Lowest 10 percent	Second 10 percent	Third 10 percent	Fourth 10 percent	Fifth 10 percent	Sixth 10 percent	Seventh 10 percent	Eighth 10 percent	Ninth 10 percent	Highest 10 percent
Number of consumer units (in thousands)	129,549	12,880	13,004	12,979	13,040	12,949	12,956	12,926	12,973	12,881	12,960
Lower limit	(1)	(1)	\$12,119	\$19,868	\$28,707	\$38,163	\$49,958	\$64,418	\$82,996	\$108,039	\$153,580
Consumer unit characteristics:											
Income before taxes	\$74,664	\$6,502	\$16,229	\$24,432	\$33,499	\$43,931	\$57,192	\$73,568	\$94,739	\$127,268	\$269,644
Age of reference person	50.9	49.1	59.4	54.5	53.8	50.6	48.8	48.1	47.4	48.2	49.3
Average number in consumer unit:											
People	2.5	1.6	1.6	2.1	2.3	2.5	2.5	2.8	2.9	3.1	3.1
Children under 18	.6	.3	.3	.5	.5	.6	.6	.7	.7	.8	.8
Adults 65 and older	.4	.3	.5	.5	.6	.4	.3	.3	.2	.2	.2
Earners	1.3	.5	.5	.8	.9	1.3	1.5	1.7	1.9	2.0	2.1
Vehicles	1.9	.8	1.0	1.3	1.6	1.8	2.0	2.2	2.5	2.7	2.8



Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

ltem	All consumer units	Lowest 10 percent	Second 10 percent	Third 10 percent	Fourth 10 percent	Fifth 10 percent	Sixth 10 percent	Seventh 10 percent	Eighth 10 percent	Ninth 10 percent	Highest 10 percent
Percent homeowner	62	33	46	51	58	57	63	68	77	82	88
Average annual expenditures	\$57,311	\$23,588	\$26,675	\$34,221	\$39,308	\$43,975	\$51,351	\$59,395	\$70,411	\$87,432	\$136,873
Food	7,203	3,789	3,933	4,739	5,217	5,891	6,557	7,502	9,370	10,328	14,692
Food at home	4,049	2,407	2,596	3,089	3,136	3,526	3,868	4,257	5,219	5,509	6,876
Cereals and bakery products	524	302	327	401	426	499	528	543	674	702	843
Meats, poultry, fish, and eggs	890	614	601	708	712	739	842	917	1,125	1,170	1,470
Dairy products	410	228	265	316	317	371	396	437	507	568	693
Fruits and vegetables	783	429	454	604	578	675	729	840	988	1,107	1,424
Other food at home	1,442	834	950	1,061	1,103	1,243	1,372	1,520	1,926	1,962	2,447
Food away from home	3,154	1,382	1,337	1,650	2,082	2,364	2,689	3,245	4,151	4,819	7,815
Alcoholic beverages	484	143	173	230	291	312	388	514	624	785	1,378
Housing	18,886	9,567	10,961	12,829	14,271	15,511	17,119	19,285	22,085	26,719	40,547
Shelter	11,128	5,873	6,785	7,569	8,195	8,966	9,718	11,369	12,899	15,341	24,593
Owned dwellings	6,295	1,621	2,143	2,687	3,661	4,025	5,066	6,566	8,493	10,795	17,926
Rented dwellings	4,035	4,092	4,464	4,526	4,199	4,635	4,200	4,156	3,581	3,287	3,200
Other lodging	798	161	178	356	335	306	451	647	825	1,258	3,467
Utilities, fuels, and public services	3,884	2,121	2,519	2,994	3,442	3,665	3,971	4,208	4,693	5,136	6,097
Household operations	1,384	547	621	785	845	923	1,068	1,263	1,574	2,256	3,962



Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Lowest 10 percent	Second 10 percent	Third 10 percent	Fourth 10 percent	Fifth 10 percent	Sixth 10 percent	Seventh 10 percent	Eighth 10 percent	Ninth 10 percent	Highest 10 percent
Housekeeping supplies	660	388	365	466	568	582	663	648	720	996	1,208
Household furnishings and equipment	1,829	638	672	1,015	1,222	1,374	1,700	1,798	2,198	2,990	4,686
Apparel and services	1,803	876	845	1,094	1,233	1,381	1,657	1,869	2,050	2,526	4,493
Transportation	9,049	3,379	4,153	5,371	6,610	7,638	9,290	10,136	11,722	14,495	17,724
Vehicle purchases (net outlay)	3,634	1,139	1,523	2,147	2,835	3,124	3,959	3,900	4,864	6,064	6,797
Gasoline and motor oil	1,909	835	969	1,282	1,534	1,815	2,003	2,279	2,590	2,858	2,931
Other vehicle expenses	2,884	1,203	1,413	1,695	1,927	2,374	2,881	3,460	3,638	4,629	5,621
Public and other transportation	623	202	249	248	314	324	447	497	630	944	2,374
Healthcare	4,612	1,742	2,565	3,136	3,918	4,144	4,388	5,160	5,722	6,772	8,577
Entertainment	2,913	1,036	1,256	1,663	1,902	2,042	2,646	2,916	3,902	4,604	7,165
Personal care products and services	707	317	350	453	527	534	605	734	820	1,085	1,643
Reading	118	65	63	79	92	98	95	124	105	157	300
Education	1,329	928	437	1,004	514	478	757	913	1,064	2,097	5,104
Tobacco products and smoking supplies	337	290	319	311	359	360	363	404	361	386	219
Miscellaneous	959	355	316	573	719	1,016	999	1,082	1,042	1,462	2,031
Cash contributions	2,081	456	658	1,328	1,533	1,281	1,322	1,697	2,083	2,739	7,711
Personal insurance and pensions	6,831	644	645	1,411	2,120	3,290	5,164	7,058	9,461	13,278	25,290



Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Lowest 10 percent	Second 10 percent	Third 10 percent	Fourth 10 percent	Fifth 10 percent	Sixth 10 percent	Seventh 10 percent	Eighth 10 percent	Ninth 10 percent	Highest 10 percent
Life and other personal insurance	322	76	101	150	211	216	261	277	361	554	1,014
Pensions and Social Security	6,509	568	544	1,261	1,910	3,074	4,903	6,781	9,099	12,723	24,276

(1) Not applicable.

Source: U.S. Bureau of Labor Statistics.

Table 3. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Number of consumer units (in thousands)	129,549	17,368	22,935	13,332	11,116	16,846	18,201	16,131	6,338	7,284
Consumer unit characteristics:										
Income before taxes	\$74,664	\$8,383	\$22,167	\$34,703	\$44,589	\$59,369	\$83,595	\$120,512	\$170,704	\$345,002
Age of reference person	50.9	51.9	56.4	53.7	49.9	48.7	47.9	47.7	49.0	49.6
Average number in consumer unit:										
People	2.5	1.6	1.9	2.3	2.5	2.6	2.9	3.1	3.1	3.2
Children under 18	.6	.3	.4	.5	.6	.6	.7	.8	.8	.9
Adults 65 and older	.4	.4	.5	.6	.4	.3	.3	.2	.2	.2
Earners	1.3	.4	.7	1.0	1.3	1.5	1.8	2.0	2.1	2.1
Vehicles	1.9	.9	1.3	1.7	1.8	2.0	2.4	2.7	2.7	2.8



Table 3. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Percent homeowner	62	36	50	59	56	64	72	81	85	91
Average annual expenditures	\$57,311	\$23,657	\$31,913	\$40,144	\$44,150	\$52,088	\$65,086	\$84,154	\$109,516	\$158,896
Food	7,203	3,768	4,437	5,221	6,028	6,739	8,436	10,351	13,550	16,054
Food at home	4,049	2,450	2,904	3,064	3,656	3,893	4,772	5,554	6,718	7,135
Cereals and bakery products	524	304	374	416	521	524	611	700	828	892
Meats, poultry, fish, and eggs	890	617	667	690	773	840	1,012	1,190	1,465	1,531
Dairy products	410	234	298	312	384	393	480	565	728	666
Fruits and vegetables	783	429	549	570	704	738	919	1,120	1,345	1,504
Other food at home	1,442	866	1,017	1,076	1,274	1,398	1,750	1,979	2,352	2,540
Food away from home	3,154	1,318	1,533	2,157	2,371	2,847	3,664	4,797	6,832	8,919
Alcoholic beverages	484	133	215	280	320	420	596	734	1,169	1,659
Housing	18,886	9,698	12,268	14,533	15,575	17,331	20,564	26,003	33,319	46,076
Shelter	11,128	5,992	7,343	8,326	9,033	9,979	11,959	14,962	19,942	28,041
Owned dwellings	6,295	1,736	2,524	3,799	4,003	5,336	7,284	10,422	14,290	20,762
Rented dwellings	4,035	4,112	4,516	4,162	4,759	4,150	3,973	3,365	3,562	2,780
Other lodging	798	144	302	364	272	494	702	1,175	2,090	4,498
Utilities, fuels, and public services	3,884	2,178	2,868	3,526	3,629	4,013	4,459	5,019	5,506	6,534
Household operations	1,384	546	742	851	914	1,090	1,397	2,116	2,870	4,840
Housekeeping supplies	660	372	426	573	597	620	710	979	1,229	1,177



Table 3. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Household furnishings and equipment	1,829	611	889	1,258	1,402	1,628	2,039	2,927	3,772	5,484
Apparel and services	1,803	855	968	1,313	1,414	1,622	2,010	2,456	3,691	5,290
Transportation	9,049	3,511	4,949	6,850	7,744	9,173	11,120	13,658	16,455	19,029
Vehicle purchases (net outlay)	3,634	1,257	1,883	3,032	3,100	3,710	4,458	5,763	6,244	7,510
Gasoline and motor oil	1,909	848	1,178	1,587	1,822	2,069	2,451	2,782	2,924	2,920
Other vehicle expenses	2,884	1,201	1,629	1,925	2,484	2,941	3,631	4,264	5,732	5,611
Public and other transportation	623	206	259	306	337	452	581	848	1,555	2,987
Healthcare	4,612	1,850	3,049	4,128	3,931	4,498	5,469	6,560	7,769	9,137
Entertainment	2,913	1,045	1,526	1,989	1,978	2,756	3,451	4,350	5,874	8,262
Personal care products and services	707	314	407	554	533	613	789	1,058	1,443	1,813
Reading	118	61	73	94	105	100	114	147	251	349
Education	1,329	751	789	519	484	739	1,012	1,841	3,015	6,743
Tobacco products and smoking supplies	337	297	313	356	371	368	390	376	254	204
Miscellaneous	959	317	482	798	1,016	994	1,067	1,420	1,580	2,301
Cash contributions	2,081	444	1,275	1,289	1,251	1,428	1,801	2,658	3,537	10,901
Personal insurance and pensions	6,831	614	1,161	2,222	3,400	5,307	8,270	12,543	17,609	31,079
Life and other personal insurance	322	86	128	225	209	260	319	511	713	1,235



Table 3. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

ltem	All consumer units	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Pensions and Social Security	6,509	527	1,034	1,997	3,191	5,047	7,951	12,031	16,896	29,844

Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Number of consumer units (in thousands)	129,549	7,306	20,872	21,458	24,054	24,641	31,217	18,201	13,016
Consumer unit characteristics:									
Income before taxes	\$74,664	\$58,141	\$66,470	\$92,576	\$99,423	\$80,474	\$48,035	\$57,229	\$35,178
Age of reference person	50.9	21.4	29.6	39.5	49.5	59.4	74.3	68.9	81.8
Average number in consumer unit:									
People	2.5	2.0	2.7	3.4	2.8	2.2	1.7	1.8	1.6
Children under 18	.6	.4	1.0	1.4	.7	.2	.1	.1	(1)
Adults 65 and older	.4	(1)	(1)	(1)	.1	.1	1.4	1.4	1.4
Earners	1.3	1.4	1.5	1.7	1.8	1.4	.5	.7	.3
Vehicles	1.9	1.2	1.6	1.9	2.3	2.2	1.7	1.9	1.3
Percent homeowner	62	17	37	57	69	76	77	79	76
Average annual expenditures	\$57,311	\$34,438	\$52,838	\$66,444	\$71,166	\$61,346	\$45,756	\$50,873	\$38,691
Food	7,203	4,551	6,914	8,700	8,790	7,273	5,804	6,600	4,729
Food at home	4,049	2,301	3,749	4,725	4,811	4,190	3,571	3,984	3,017
Cereals and bakery products	524	289	491	631	612	522	473	526	403
Meats, poultry, fish, and eggs	890	518	811	1,021	1,076	938	776	886	628



Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Dairy products	410	207	401	487	473	424	359	389	318
Fruits and vegetables	783	429	730	950	910	784	703	768	617
Other food at home	1,442	858	1,317	1,636	1,741	1,523	1,260	1,415	1,051
Food away from home	3,154	2,250	3,165	3,975	3,979	3,083	2,232	2,616	1,712
Alcoholic beverages	484	230	539	538	563	541	370	412	315
Housing	18,886	11,391	18,587	22,908	22,034	18,647	15,886	16,858	14,542
Shelter	11,128	7,513	11,617	13,699	12,996	10,648	8,819	9,138	8,373
Owned dwellings	6,295	1,242	4,276	7,976	8,307	7,188	5,419	6,198	4,328
Rented dwellings	4,035	5,881	6,960	5,026	3,567	2,441	2,583	1,921	3,510
Other lodging	798	390	381	697	1,122	1,019	817	1,019	536
Utilities, fuels, and public services	3,884	2,054	3,305	4,319	4,620	4,246	3,548	3,785	3,218
Household operations	1,384	513	1,539	2,206	1,227	1,082	1,279	1,238	1,337
Housekeeping supplies	660	239	543	667	791	736	697	794	567
Household furnishings and equipment	1,829	1,072	1,584	2,018	2,402	1,934	1,542	1,904	1,046
Apparel and services	1,803	1,216	1,942	2,508	2,332	1,661	1,070	1,265	807
Transportation	9,049	6,042	9,124	10,352	10,992	9,727	6,814	8,420	4,583
Vehicle purchases (net outlay)	3,634	2,852	4,029	4,129	4,169	3,858	2,623	3,340	1,621
Gasoline and motor oil	1,909	1,380	1,906	2,379	2,386	2,010	1,264	1,532	889
Other vehicle expenses	2,884	1,499	2,641	3,078	3,658	3,199	2,432	2,944	1,730
Public and other transportation	623	311	549	766	779	660	495	604	343
Healthcare	4,612	1,162	2,887	4,076	4,931	5,513	5,994	6,014	5,967
Entertainment	2,913	1,454	2,564	3,509	3,654	3,114	2,365	2,850	1,697
Personal care products and services	707	387	603	807	873	741	634	700	544



Table 4. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older	65-74 years	75 years and older
Reading	118	43	69	94	136	121	173	172	175
Education	1,329	3,106	1,197	1,286	2,456	1,090	350	503	138
Tobacco products and smoking supplies	337	308	305	370	441	420	198	247	130
Miscellaneous	959	311	586	1,052	1,403	1,127	827	894	734
Cash contributions	2,081	820	1,070	1,596	2,369	3,010	2,429	2,082	2,915
Personal insurance and pensions	6,831	3,417	6,450	8,647	10,191	8,360	2,840	3,858	1,416
Life and other personal insurance	322	39	151	297	393	478	342	384	282
Pensions and Social Security	6,509	3,378	6,299	8,350	9,798	7,882	2,498	3,473	1,135

(1) Value is too small to display.

Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	One nersen	Two or more people							
item	All consumer units	One person	Total	Two people	Three people	Four people	Five or more people			
Number of consumer units (in thousands)	129,549	38,458	91,092	42,848	19,122	16,789	12,332			
Consumer unit characteristics:										
Income before taxes	\$74,664	\$36,171	\$90,916	\$78,396	\$94,056	\$117,727	\$93,046			
Age of reference person	50.9	54.9	49.2	55.1	46.1	43.0	42.2			
Average number in consumer unit:										
People	2.5	1.0	3.1	2.0	3.0	4.0	5.7			
Children under 18	.6	(1)	.8	.1	.7	1.5	2.7			
Adults 65 and older	.4	.4	.4	.6	.2	.1	.2			



Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

14	A 11	0		Two or more people							
ltem	All consumer units	One person	Total	Two people	Three people	Four people	Five or more people				
Earners	1.3	.6	1.6	1.2	1.8	2.0	2.2				
Vehicles	1.9	1.1	2.2	2.1	2.2	2.4	2.4				
Percent homeowner	62	47	69	72	65	69	62				
Average annual expenditures	\$57,311	\$35,199	\$66,526	\$60,787	\$66,974	\$77,775	\$70,867				
Food	7,203	3,829	8,562	7,409	8,516	10,191	10,646				
Food at home	4,049	2,049	4,852	4,077	4,921	5,685	6,436				
Cereals and bakery products	524	256	632	503	627	794	893				
Meats, poultry, fish, and eggs	890	432	1,074	902	1,074	1,229	1,489				
Dairy products	410	214	488	401	499	583	661				
Fruits and vegetables	783	385	942	791	985	1,096	1,215				
Other food at home	1,442	762	1,715	1,480	1,736	1,981	2,178				
Food away from home	3,154	1,780	3,710	3,332	3,595	4,506	4,210				
Alcoholic beverages	484	358	535	608	510	483	381				
Housing	18,886	13,125	21,304	19,186	21,599	25,027	23,187				
Shelter	11,128	8,478	12,247	11,124	12,512	14,313	12,922				
Owned dwellings	6,295	3,305	7,558	6,805	7,573	9,379	7,673				
Rented dwellings	4,035	4,772	3,724	3,206	4,116	3,945	4,612				
Other lodging	798	402	965	1,114	823	989	637				
Utilities, fuels, and public services	3,884	2,407	4,508	4,012	4,590	5,102	5,291				
Household operations	1,384	834	1,616	1,153	1,879	2,272	1,924				
Housekeeping supplies	660	396	767	733	719	858	850				
Household furnishings and equipment	1,829	1,009	2,168	2,164	1,898	2,483	2,200				



Table 5. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

M	A.II	0	Two or more people							
Item	All consumer units	One person	Total	Two people	Three people	Four people	Five or more people			
Apparel and services	1,803	1,019	2,120	1,630	2,122	2,843	2,90			
Transportation	9,049	4,746	10,856	10,098	10,772	12,165	11,856			
Vehicle purchases (net outlay)	3,634	1,625	4,482	4,256	4,504	4,827	4,76			
Gasoline and motor oil	1,909	1,007	2,290	1,928	2,304	2,708	2,95			
Other vehicle expenses	2,884	1,728	3,361	3,192	3,327	3,711	3,542			
Public and other transportation	623	386	723	722	637	919	593			
Healthcare	4,612	2,852	5,353	5,761	5,207	5,255	4,296			
Entertainment	2,913	1,696	3,418	3,288	3,133	4,041	3,516			
Personal care products and services	707	434	819	788	810	865	882			
Reading	118	105	123	140	89	116	128			
Education	1,329	758	1,569	1,238	1,872	2,126	1,492			
Tobacco products and smoking supplies	337	243	377	336	460	374	39			
Miscellaneous	959	709	1,064	1,015	1,009	1,393	870			
Cash contributions	2,081	2,260	2,005	2,205	1,846	1,794	1,846			
Personal insurance and pensions	6,831	3,065	8,421	7,084	9,030	11,101	8,47			
Life and other personal insurance	322	140	399	389	386	402	440			
Pensions and Social Security	6,509	2,925	8,022	6,695	8,644	10,699	8,02			

⁽¹⁾ Not applicable.



Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

				М	arried couple	consumer un	its				
Item	All consumer		NA!d		Married cou	ple with child	ren	Other married	One parent, at least one child	Single person and other consumer	
1.0.11	units	Total	Married couple only	Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older	couple consumer units	under 18	units	
Number of consumer units (in thousands)	129,549	62,939	27,987	30,006	5,567	15,033	9,406	4,946	6,622	59,988	
Consumer unit characteristics:											
Income before taxes	\$74,664	\$101,708	\$87,440	\$114,375	\$104,863	\$118,994	\$112,623	\$105,591	\$41,780	\$49,921	
Age of reference person	50.9	51.2	59.2	43.9	33.4	41.7	53.6	50.5	38.7	52.0	
Average number in consumer unit:											
People	2.5	3.2	2.0	3.9	3.5	4.2	3.9	4.9	2.9	1.7	
Children under 18	.6	.8	(1)	1.5	1.5	2.2	.6	1.4	1.7	.2	
Adults 65 and older	.4	.4	.8	.1	(1)	(2)	.2	.6	(2)	.4	
Earners	1.3	1.6	1.2	2.0	1.7	1.8	2.5	2.3	1.0	1.0	
Vehicles	1.9	2.5	2.4	2.5	2.0	2.4	3.0	2.8	1.2	1.3	
Percent homeowner	62	79	84	75	66	73	82	73	34	48	
Average annual expenditures	\$57,311	\$74,275	\$67,224	\$81,507	\$74,379	\$85,317	\$79,634	\$70,426	\$42,211	\$40,966	
Food	7,203	9,437	8,147	10,607	8,996	11,043	10,860	9,750	5,841	4,894	
Food at home	4,049	5,316	4,530	5,952	5,213	6,180	6,024	5,997	3,532	2,704	
Cereals and bakery products	524	693	557	799	656	865	779	833	481	342	



Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

				М	arried couple	consumer uni	ts			
Item	All consumer		Married		Married cou	ple with child	ren	Other married	One parent, at least one child	Single person and other consumer
	units	Total	couple only	Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older	couple consumer units	under 18	units
Meats, poultry, fish, and eggs	890	1,160	996	1,272	1,108	1,283	1,350	1,436	790	602
Dairy products	410	540	443	624	624	641	597	585	353	272
Fruits and vegetables	783	1,048	896	1,176	1,089	1,188	1,208	1,153	643	504
Other food at home	1,442	1,875	1,638	2,081	1,735	2,202	2,091	1,989	1,266	983
Food away from home	3,154	4,121	3,618	4,655	3,783	4,863	4,835	3,753	2,309	2,190
Alcoholic beverages	484	583	642	541	557	568	491	493	200	408
Housing	18,886	23,365	20,662	25,988	27,517	27,470	22,712	22,733	15,775	14,500
Shelter	11,128	13,265	11,643	14,906	15,286	16,164	12,670	12,495	9,201	9,098
Owned dwellings	6,295	9,226	8,236	10,378	9,966	11,172	9,354	7,844	3,185	3,564
Rented dwellings	4,035	2,810	1,968	3,430	4,718	3,697	2,242	3,812	5,812	5,123
Other lodging	798	1,229	1,439	1,097	602	1,295	1,074	839	205	411
Utilities, fuels, and public services	3,884	4,817	4,325	5,141	4,009	5,205	5,710	5,628	3,480	2,950
Household operations	1,384	1,893	1,262	2,546	5,244	2,456	1,092	1,500	1,357	852
Housekeeping supplies	660	864	853	870	754	893	902	886	463	458



Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

				М	arried couple	consumer uni	its			
ltem	All consumer		NAtl		Married cou	ple with child:	ren	Other married	One parent, at least one child	Single person and other consumer
	units	Total	Married couple only	Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older	couple consumer units	under 18	units
Household										
furnishings and equipment	1,829	2,526	2,578	2,524	2,224	2,751	2,338	2,224	1,274	1,142
Apparel and services	1,803	2,297	1,639	2,923	2,810	3,252	2,465	2,260	1,914	1,248
Transportation	9,049	11,940	11,159	12,757	10,695	13,000	13,586	11,428	6,825	6,247
Vehicle purchases (net outlay)	3,634	4,882	4,774	5,174	4,226	5,277	5,572	3,714	3,066	2,388
Gasoline and motor oil	1,909	2,489	2,083	2,797	2,268	2,869	2,995	2,922	1,582	1,336
Other vehicle expenses	2,884	3,704	3,439	3,884	3,501	3,859	4,148	4,129	1,877	2,120
Public and other transportation	623	866	863	902	700	995	871	663	299	404
Healthcare	4,612	6,369	7,062	5,782	5,086	5,696	6,333	5,998	2,218	3,029
Entertainment	2,913	3,829	3,620	4,143	3,241	4,999	3,315	3,101	2,002	2,037
Personal care products and services	707	904	860	958	686	1,023	1,013	832	615	504
Reading	118	147	174	123	119	114	140	134	41	95
Education	1,329	1,838	1,319	2,398	1,032	2,654	2,799	1,370	990	831
Tobacco products and smoking supplies	337	335	297	333	232	292	459	567	311	342
Miscellaneous	959	1,176	1,038	1,277	1,000	1,279	1,436	1,352	788	750



Table 6. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

				М	arried couple	consumer uni	ts			
Item	All consumer	r	Married		Married cou	ple with child	en	Other married	One parent, at least one child	Single person and other consumer
	units	Total	couple only	Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older	couple consumer units	under 18	units
Cash contributions	2,081	2,351	2,756	2,052	1,555	2,167	2,164	1,875	1,233	1,891
Personal insurance and pensions	6,831	9,702	7,848	11,624	10,853	11,762	11,861	8,534	3,460	4,190
Life and other personal insurance	322	500	502	501	280	537	574	489	189	150
Pensions and Social Security	6,509	9,202	7,346	11,123	10,572	11,225	11,287	8,045	3,271	4,041

Source: U.S. Bureau of Labor Statistics.

Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Single c	onsumers	Consumer units of two or more people				
nem	All consumer units	No earner	One earner	No earner	One earner	Two earners	Three or more earners	
Number of consumer units (in thousands)	129,549	16,870	21,587	12,539	25,557	41,706	11,289	
Consumer unit characteristics:								
Income before taxes	\$74,664	\$19,447	\$49,241	\$33,392	\$68,444	\$109,159	\$138,283	
Age of reference person	50.9	68.5	44.3	66.6	49.1	44.4	48.1	
Average number in consumer unit:								
People	2.5	1.0	1.0	2.3	3.0	3.0	4.4	
Children under 18	.6	(1)	(1)	.3	1.0	.9	1.0	

⁽¹⁾ No data reported.

⁽²⁾ Value is too small to display.



Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Maria	All company	Single c	onsumers	Consumer units of two or more people				
Item	All consumer units	No earner	One earner	No earner	One earner	Two earners	Three or more earners	
Adults 65 and older	.4	.7	.1	1.3	.4	.1	.2	
Earners	1.3	(1)	1.0	(1)	1.0	2.0	3.3	
Vehicles	1.9	.9	1.2	1.9	1.9	2.3	3.0	
Percent homeowner	62	55	42	77	61	69	74	
Average annual expenditures	\$57,311	\$28,438	\$40,438	\$44,940	\$58,176	\$73,922	\$82,951	
Food	7,203	3,291	4,228	6,527	7,543	9,148	11,460	
Food at home	4,049	2,135	1,986	4,171	4,561	4,937	6,170	
Cereals and bakery products	524	276	242	556	600	636	803	
Meats, poultry, fish, and eggs	890	482	395	921	1,016	1,078	1,414	
Dairy products	410	230	202	417	456	506	594	
Fruits and vegetables	783	392	380	796	902	945	1,232	
Other food at home	1,442	755	767	1,482	1,587	1,772	2,127	
Food away from home	3,154	1,157	2,242	2,356	2,983	4,212	5,290	
Alcoholic beverages	484	196	478	339	376	664	673	
Housing	18,886	11,892	14,084	15,286	19,731	23,411	23,824	
Shelter	11,128	7,350	9,360	8,137	11,379	13,636	13,642	
Owned dwellings	6,295	3,064	3,494	5,290	6,314	8,650	8,856	
Rented dwellings	4,035	3,962	5,404	2,002	4,194	3,936	3,786	
Other lodging	798	324	462	845	872	1,049	1,001	
Utilities, fuels, and public services	3,884	2,333	2,464	3,876	4,191	4,567	5,707	
Household operations	1,384	1,003	702	1,014	1,360	2,081	1,145	
Housekeeping supplies	660	388	402	736	714	776	913	



Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

lta	All as no	Single c	onsumers	Consumer units of two or more people				
Item	All consumer units	No earner	One earner	No earner	One earner	Two earners	Three or more earners	
Household furnishings and equipment	1,829	818	1,155	1,522	2,087	2,350	2,418	
Apparel and services	1,803	780	1,197	1,245	1,963	2,334	2,759	
Transportation	9,049	3,429	5,774	7,646	9,290	11,985	13,903	
Vehicle purchases (net outlay)	3,634	1,209	1,950	3,334	3,869	4,894	5,623	
Gasoline and motor oil	1,909	644	1,291	1,380	1,997	2,529	3,077	
Other vehicle expenses	2,884	1,366	2,012	2,472	2,780	3,750	4,337	
Public and other transportation	623	211	522	460	643	811	866	
Healthcare	4,612	3,335	2,476	6,387	4,878	5,248	5,673	
Entertainment	2,913	1,406	1,919	2,367	3,113	3,830	3,784	
Personal care products and services	707	361	489	628	713	905	973	
Reading	118	100	110	172	103	115	155	
Education	1,329	663	833	311	1,214	1,809	2,885	
Tobacco products and smoking supplies	337	220	262	304	365	363	533	
Miscellaneous	959	594	799	554	1,209	1,142	1,020	
Cash contributions	2,081	1,633	2,750	1,974	1,970	1,948	2,331	
Personal insurance and pensions	6,831	538	5,040	1,199	5,710	11,020	12,976	
Life and other personal insurance	322	128	150	329	364	405	527	
Pensions and Social Security	6,509	410	4,890	869	5,345	10,615	12,449	

(1) Not applicable.



Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

			Housin	g tenure		Type of area			
Item	All consumer		Homeown	er		Urban			
	units	Total	Homeowner with mortgage	Homeowner without mortgage	Renter	Total	Central city	\$79,474 \$ 52.1 \$ 2.5 \$.6 \$.4 \$ 1.3 \$ 2.1 \$ 68 \$ \$61,303 \$ 7,754 \$ 4,396 \$ 577	Rural
Number of consumer units (in thousands)	129,549	80,836	46,325	34,512	48,713	118,551	47,450	71,101	10,998
Consumer unit characteristics:									
Income before taxes	\$74,664	\$92,081	\$109,022	\$69,341	\$45,762	\$75,215	\$68,832	\$79,474	\$68,734
Age of reference person	50.9	55.4	49.6	63.1	43.6	50.5	48.2	52.1	55.4
Average number in consumer unit:									
People	2.5	2.6	2.9	2.1	2.3	2.5	2.4	2.5	2.4
Children under 18	.6	.6	.8	.3	.6	.6	.6	.6	.5
Adults 65 and older	.4	.5	.3	.8	.2	.4	.3	.4	.5
Earners	1.3	1.4	1.7	1.0	1.2	1.3	1.3	1.3	1.1
Vehicles	1.9	2.3	2.4	2.1	1.2	1.8	1.5	2.1	2.4
Percent homeowner	62	100	100	100	(1)	61	49	68	82
Average annual expenditures	\$57,311	\$66,719	\$76,898	\$52,316	\$41,711	\$58,255	\$53,669	\$61,303	\$47,255
Food	7,203	8,126	8,881	6,751	5,676	7,332	6,692	7,754	5,898
Food at home	4,049	4,529	4,802	4,015	3,254	4,083	3,608	4,396	3,707
Cereals and bakery products	524	583	614	525	427	532	462	577	453
Meats, poultry, fish, and eggs	890	967	1,004	898	762	894	796	957	854
Dairy products	410	464	493	409	320	410	366	439	406
Fruits and vegetables	783	878	932	774	626	801	718	855	605
Other food at home	1,442	1,637	1,759	1,409	1,120	1,447	1,265	1,567	1,389
Food away from home	3,154	3,596	4,079	2,736	2,422	3,249	3,084	3,358	2,19



Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

			Housir	ng tenure			Туре о	f area	
ltem	All consumer		Homeown	er			Urban		
	units	Total	Homeowner with mortgage	Homeowner without mortgage	Renter	Total	Central city	Other urban	Rural
Alcoholic beverages	484	551	627	417	372	508	498	515	236
Housing	18,886	20,680	25,295	14,436	15,911	19,506	18,285	20,319	12,201
Shelter	11,128	11,242	14,905	6,324	10,940	11,667	11,289	11,919	5,321
Owned dwellings	6,295	10,040	13,668	5,171	82	6,523	5,100	7,473	3,838
Rented dwellings	4,035	104	90	123	10,557	4,321	5,438	3,576	945
Other lodging	798	1,097	1,147	1,030	301	822	751	869	539
Utilities, fuels, and public services	3,884	4,633	4,980	4,169	2,640	3,882	3,494	4,141	3,907
Household operations	1,384	1,730	2,049	1,300	809	1,440	1,353	1,498	782
Housekeeping supplies	660	808	804	817	416	658	587	705	683
Household furnishings and equipment	1,829	2,266	2,558	1,826	1,106	1,859	1,562	2,057	1,509
Apparel and services	1,803	1,934	2,262	1,369	1,585	1,831	1,860	1,812	1,504
Transportation	9,049	10,705	12,241	8,591	6,304	8,956	7,798	9,727	10,047
Vehicle purchases (net outlay)	3,634	4,366	5,017	3,492	2,419	3,526	2,953	3,909	4,793
Gasoline and motor oil	1,909	2,199	2,490	1,808	1,427	1,883	1,599	2,072	2,191
Other vehicle expenses	2,884	3,416	3,875	2,748	2,002	2,888	2,530	3,125	2,825
Public and other transportation	623	724	859	543	455	659	716	621	238
Healthcare	4,612	5,867	5,818	5,926	2,529	4,599	3,866	5,087	4,755
Entertainment	2,913	3,610	4,142	2,799	1,757	2,930	2,664	3,106	2,736
Personal care products and services	707	819	904	686	520	726	690	750	505
Reading	118	146	138	168	71	121	105	131	90



Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

			Housin	g tenure		Type of area				
Item	All consumer		Homeown		Urban					
	units	Total	Homeowner with mortgage	Homeowner without mortgage	Renter	Total	Central city	Other urban	Rural	
Education	1,329	1,452	1,839	931	1,123	1,409	1,507	1,344	459	
Tobacco products and smoking supplies	337	319	320	319	367	318	276	346	547	
Miscellaneous	959	1,189	1,345	974	579	927	794	1,016	1,301	
Cash contributions	2,081	2,694	2,310	3,210	1,063	2,102	2,158	2,065	1,852	
Personal insurance and pensions	6,831	8,625	10,775	5,740	3,853	6,989	6,478	7,331	5,124	
Life and other personal insurance	322	446	515	354	115	321	265	359	330	
Pensions and Social Security	6,509	8,179	10,260	5,385	3,737	6,668	6,213	6,972	4,794	

Source: U.S. Bureau of Labor Statistics.

Table 9. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	129,549	23,559	27,743	49,829	28,419
Consumer unit characteristics:					
Income before taxes	\$74,664	\$78,679	\$69,426	\$67,731	\$88,606
Age of reference person	50.9	52.4	51.2	50.8	49.7
Average number in consumer unit:					
People	2.5	2.4	2.4	2.4	2.7
Children under 18	.6	.5	.6	.6	.7

⁽¹⁾ Not applicable.



Table 9. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Northeast	Midwest	South	West
Adults 65 and older	.4	.4	.4	.4	.4
Earners	1.3	1.3	1.3	1.2	1.4
Vehicles	1.9	1.6	2.1	1.8	2.1
Percent homeowner	62	59	66	64	58
Average annual expenditures	\$57,311	\$60,784	\$54,907	\$52,674	\$64,833
Food	7,203	7,159	7,062	6,727	8,173
Food at home	4,049	4,127	3,952	3,796	4,504
Cereals and bakery products	524	558	525	485	564
Meats, poultry, fish, and eggs	890	926	819	863	972
Dairy products	410	440	418	362	459
Fruits and vegetables	783	829	738	711	909
Other food at home	1,442	1,373	1,452	1,375	1,600
Food away from home	3,154	3,032	3,110	2,931	3,669
Alcoholic beverages	484	567	490	388	576
Housing	18,886	21,462	17,007	16,961	21,944
Shelter	11,128	13,514	9,562	9,439	13,640
Owned dwellings	6,295	7,760	5,942	5,404	6,990
Rented dwellings	4,035	4,726	2,944	3,318	5,784
Other lodging	798	1,029	676	718	866
Utilities, fuels, and public services	3,884	3,995	3,781	3,923	3,824
Household operations	1,384	1,563	1,177	1,323	1,543
Housekeeping supplies	660	630	693	646	678
Household furnishings and equipment	1,829	1,759	1,793	1,630	2,259



Table 9. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Northeast	Midwest	South	West
Apparel and services	1,803	1,951	1,644	1,711	1,987
Transportation	9,049	8,128	8,556	9,298	9,855
Vehicle purchases (net outlay)	3,634	2,696	3,389	4,167	3,716
Gasoline and motor oil	1,909	1,591	1,885	1,946	2,131
Other vehicle expenses	2,884	2,953	2,796	2,751	3,142
Public and other transportation	623	888	487	435	866
Healthcare	4,612	4,655	4,959	4,277	4,823
Entertainment	2,913	2,783	3,034	2,661	3,342
Personal care products and services	707	715	687	643	827
Reading	118	95	121	96	171
Education	1,329	1,949	1,225	1,020	1,456
Tobacco products and smoking supplies	337	367	411	335	244
Miscellaneous	959	1,001	1,079	711	1,245
Cash contributions	2,081	2,845	1,874	1,718	2,285
Personal insurance and pensions	6,831	7,110	6,758	6,126	7,906
Life and other personal insurance	322	369	366	292	293
Pensions and Social Security	6,509	6,740	6,392	5,835	7,613



Table 10. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

	All	Self-			Wage and sal	lary earners				All other
Item	consumer units	employed workers	Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers	Retired	All other, including not reporting
Number of consumer units (in thousands)	129,549	8,217	78,980	31,667	19,426	16,631	3,830	7,426	25,085	17,268
Consumer unit characteristics:										
Income before taxes	\$74,664	\$136,997	\$86,207	\$115,329	\$69,926	\$55,871	\$66,548	\$82,695	\$39,538	\$43,236
Age of reference person	50.9	50.4	44.3	44.7	43.4	43.7	44.8	45.5	73.7	48.5
Average number in consumer unit:										
People	2.5	2.7	2.6	2.6	2.6	2.6	2.7	2.7	1.7	2.7
Children under 18	.6	.7	.7	.7	.7	.7	.8	.7	.1	.8
Adults 65 and older	.4	.3	.1	.1	.1	.2	.1	.2	1.2	.2
Earners	1.3	1.8	1.7	1.8	1.7	1.7	1.7	1.7	.2	.6
Vehicles	1.9	2.2	2.0	2.2	1.9	1.7	2.1	2.2	1.7	1.4
Percent homeowner	62	76	59	68	55	47	55	58	79	48
Average annual expenditures	\$57,311	\$83,717	\$62,025	\$79,493	\$55,935	\$44,917	\$49,163	\$48,700	\$44,025	\$42,605
Food	7,203	8,835	7,789	9,625	7,444	5,933	6,578	5,828	5,791	5,856
Food at home	4,049	4,787	4,161	4,882	3,962	3,454	3,767	3,488	3,603	3,855
Cereals and bakery products	524	601	536	634	505	459	441	444	473	511



Table 10. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

ltem	All consumer units	Self- employed workers	Wage and salary earners							A.II (1
			Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers	Retired	All other, including not reporting
Meats, poultry, fish, and eggs	890	1,036	905	1,035	860	745	913	838	801	885
Dairy products	410	483	420	504	404	328	372	347	363	397
Fruits and vegetables	783	953	811	977	732	698	766	626	705	689
Other food at home	1,442	1,715	1,488	1,732	1,462	1,224	1,275	1,233	1,261	1,374
Food away from home	3,154	4,047	3,628	4,743	3,482	2,479	2,811	2,340	2,188	2,001
Alcoholic beverages	484	753	549	738	518	324	496	368	358	247
Housing	18,886	25,571	20,063	24,822	18,408	15,969	16,906	14,958	15,674	14,997
Shelter	11,128	14,909	11,973	14,926	10,966	9,668	9,695	8,356	8,816	8,823
Owned dwellings	6,295	10,235	6,641	9,257	5,694	4,185	5,069	4,274	5,509	3,983
Rented dwellings	4,035	3,007	4,568	4,439	4,775	5,065	4,241	3,635	2,563	4,222
Other lodging	798	1,667	764	1,230	497	418	385	447	744	618
Utilities, fuels, and public services	3,884	4,700	4,004	4,403	3,793	3,577	4,007	3,812	3,536	3,452
Household operations	1,384	2,088	1,479	2,106	1,265	885	971	959	1,165	933
Housekeeping supplies	660	896	655	804	605	508	710	472	675	553



Table 10. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

ltem	All consumer units	Self- employed workers	Wage and salary earners							A11 41
			Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers	Retired	All other, including not reporting
Household										
furnishings and equipment	1,829	2,979	1,952	2,583	1,780	1,331	1,523	1,360	1,483	1,236
Apparel and services	1,803	2,878	1,982	2,541	1,895	1,409	1,400	1,451	1,187	1,388
Transportation	9,049	10,962	10,073	11,830	9,607	7,886	8,497	9,444	6,664	6,927
Vehicle purchases (net outlay)	3,634	3,557	4,100	4,872	3,775	3,121	3,086	4,370	2,553	3,110
Gasoline and motor oil	1,909	2,485	2,146	2,317	1,971	1,911	2,352	2,296	1,219	1,553
Other vehicle expenses	2,884	3,811	3,157	3,594	3,387	2,435	2,794	2,425	2,434	1,852
Public and other transportation	623	1,110	671	1,048	474	419	265	353	458	412
Healthcare	4,612	6,485	4,238	5,388	3,989	2,899	3,212	3,515	6,038	3,356
Entertainment	2,913	4,010	3,133	4,114	2,876	2,160	2,526	2,133	2,342	2,223
Personal care products and services	707	1,041	753	996	712	518	554	465	610	482
Reading	118	136	111	161	93	66	69	74	170	63
Education	1,329	2,847	1,516	2,300	1,178	915	419	974	195	1,397
Tobacco products and smoking supplies	337	334	346	264	396	305	566	540	218	473
Miscellaneous	959	1,610	1,000	1,290	1,031	653	456	749	700	844
Cash contributions	2,081	3,069	2,109	3,441	1,311	896	1,455	1,568	2,281	1,193



Table 10. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

	All	Self-			Wage and sal	ary earners	•			All other,
Item consumer e	employed workers	Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers	Retired	including not reporting	
Personal insurance and pensions	6,831	15,187	8,363	11,984	6,476	4,984	6,029	6,633	1,797	3,158
Life and other personal insurance	322	619	318	436	293	179	227	238	313	210
Pensions and Social Security	6,509	14,568	8,045	11,548	6,183	4,805	5,802	6,395	1,484	2,947

Source: U.S. Bureau of Labor Statistics.

Table 11. Highest education level of any member: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

	All concumer		L	ess than colleg	je graduate			College graduate			
Item	All consumer units	Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree		
Number of consumer units (in thousands)	129,549	76,929	8,882	26,204	27,478	14,365	52,620	30,888	21,732		
Consumer unit characteristics:											
Income before taxes	\$74,664	\$46,779	\$27,926	\$40,272	\$51,063	\$62,112	\$115,432	\$100,224	\$137,048		
Age of reference person	50.9	51.8	57.3	53.4	49.3	50.1	49.7	48.7	51.1		
Average number in consumer unit:											
People	2.5	2.4	2.1	2.3	2.4	2.6	2.6	2.5	2.6		
Children under 18	.6	.6	.6	.6	.6	.7	.6	.6	.7		



Table 11. Highest education level of any member: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

			L	ess than colleg	je graduate			College	graduate
ltem	All consumer units	Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Adults 65 and older	.4	.4	.5	.4	.4	.3	.3	.3	.4
Earners	1.3	1.2	.7	1.0	1.3	1.4	1.5	1.5	1.5
Vehicles	1.9	1.7	1.1	1.6	1.8	2.2	2.1	2.0	2.2
Percent homeowner	62	56	44	55	55	66	72	69	77
Average annual expenditures	\$57,311	\$42,173	\$27,291	\$37,134	\$45,510	\$54,073	\$79,285	\$69,305	\$93,509
Food	7,203	5,783	4,553	5,032	6,207	7,057	9,207	8,351	10,440
Food at home	4,049	3,503	3,054	3,249	3,573	4,098	4,816	4,506	5,263
Cereals and bakery products	524	459	387	421	482	526	616	577	672
Meats, poultry, fish, and eggs	890	806	800	778	790	892	1,008	976	1,053
Dairy products	410	349	312	315	359	413	495	460	546
Fruits and vegetables	783	632	568	584	637	745	995	890	1,147
Other food at home	1,442	1,257	986	1,151	1,304	1,522	1,702	1,603	1,846
Food away from home	3,154	2,280	1,499	1,784	2,634	2,959	4,391	3,845	5,177
Alcoholic beverages	484	311	189	197	385	448	728	591	924
Housing	18,886	14,368	10,694	13,202	15,164	17,228	25,469	22,763	29,320
Shelter	11,128	8,168	6,372	7,521	8,568	9,689	15,456	13,919	17,641
Owned dwellings	6,295	3,897	2,162	3,278	4,142	5,632	9,802	8,430	11,752
Rented dwellings	4,035	3,921	4,101	3,974	4,019	3,525	4,201	4,464	3,827
Other lodging	798	349	109	270	407	533	1,454	1,025	2,062



Table 11. Highest education level of any member: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

	A11		L	ess than colleg	je graduate			College	graduate
Item	All consumer units	Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Utilities, fuels, and public services	3,884	3,501	2,612	3,403	3,599	4,041	4,444	4,229	4,750
Household operations	1,384	844	500	717	953	1,078	2,173	1,664	2,896
Housekeeping supplies	660	558	457	490	592	674	805	723	922
Household furnishings and equipment	1,829	1,298	755	1,071	1,451	1,745	2,591	2,228	3,111
Apparel and services	1,803	1,357	1,227	1,073	1,468	1,729	2,435	2,128	2,875
Transportation	9,049	7,392	3,946	6,616	7,785	10,180	11,465	10,454	12,904
Vehicle purchases (net outlay)	3,634	3,000	1,411	2,767	3,006	4,398	4,560	4,239	5,017
Gasoline and motor oil	1,909	1,736	1,113	1,625	1,833	2,136	2,162	2,090	2,265
Other vehicle expenses	2,884	2,392	1,197	2,058	2,628	3,278	3,597	3,249	4,095
Public and other transportation	623	265	225	166	317	368	1,146	877	1,527
Healthcare	4,612	3,628	2,266	3,441	3,685	4,699	6,047	5,360	7,024
Entertainment	2,913	2,045	1,099	1,691	2,345	2,684	4,165	3,676	4,864
Personal care products and services	707	524	316	423	579	726	969	858	1,128
Reading	118	70	30	65	80	83	187	138	256
Education	1,329	606	57	305	1,021	699	2,385	1,745	3,294
Tobacco products and smoking supplies	337	445	366	490	449	402	180	220	124
Miscellaneous	959	732	349	720	752	956	1,291	1,195	1,427



Table 11. Highest education level of any member: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

	All concumer		L	ess than colleg	e graduate			College graduate			
ltem	All consumer units	Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree		
Cash contributions	2,081	1,127	496	823	1,417	1,516	3,475	2,484	4,883		
Personal insurance and pensions	6,831	3,786	1,704	3,055	4,173	5,666	11,283	9,340	14,044		
Life and other personal insurance	322	210	132	183	221	287	485	389	622		
Pensions and Social Security	6,509	3,575	1,572	2,871	3,951	5,379	10,798	8,952	13,422		

Source: U.S. Bureau of Labor Statistics.

Table 12. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Maria	All consumer units	1	White and all other races, and Asian		Black or African-American
Item	All consumer units	Total	White and all other races ⁽¹⁾	Asian	Black of African-American
Number of consumer units (in thousands)	129,549	112,562	106,931	5,631	16,987
Consumer unit characteristics:					
Income before taxes	\$74,664	\$78,249	\$77,357	\$95,173	\$50,914
Age of reference person	50.9	51.3	51.7	43.5	48.7
Average number in consumer unit:					
People	2.5	2.5	2.5	2.8	2.4
Children under 18	.6	.6	.6	.7	.6
Adults 65 and older	.4	.4	.4	.2	.3
Earners	1.3	1.3	1.3	1.4	1.2
Vehicles	1.9	2.0	2.0	1.5	1.2



Table 12. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

lla	All consumer unit-	V	White and all other races, and Asian		Diank ou African American	
Item	All consumer units	Total	White and all other races ⁽¹⁾	Asian	Black or African-American	
Percent homeowner	62	66	66	54	41	
Average annual expenditures	\$57,311	\$59,588	\$59,182	\$67,267	\$42,127	
Food	7,203	7,486	7,442	8,230	5,284	
Food at home	4,049	4,204	4,199	4,288	2,996	
Cereals and bakery products	524	542	540	580	405	
Meats, poultry, fish, and eggs	890	904	897	1,014	796	
Dairy products	410	437	443	336	226	
Fruits and vegetables	783	812	801	988	583	
Other food at home	1,442	1,509	1,518	1,370	986	
Food away from home	3,154	3,282	3,243	3,942	2,288	
Alcoholic beverages	484	513	524	342	285	
Housing	18,886	19,461	19,226	24,002	15,055	
Shelter	11,128	11,446	11,193	16,249	9,021	
Owned dwellings	6,295	6,721	6,576	9,473	3,473	
Rented dwellings	4,035	3,858	3,751	5,907	5,202	
Other lodging	798	866	866	868	345	
Utilities, fuels, and public services	3,884	3,922	3,941	3,555	3,632	
Household operations	1,384	1,458	1,431	1,971	893	
Housekeeping supplies	660	689	700	510	467	
Household furnishings and equipment	1,829	1,946	1,960	1,718	1,042	
Apparel and services	1,803	1,835	1,808	2,290	1,580	
Transportation	9,049	9,305	9,278	9,771	7,352	



Table 12. Race of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Maria	A11	V	White and all other races, and Asian		Diagram African American	
Item	All consumer units	Total	White and all other races ⁽¹⁾	Asian	Black or African-American	
Vehicle purchases (net outlay)	3,634	3,704	3,719	3,419	3,172	
Gasoline and motor oil	1,909	1,959	1,958	1,974	1,578	
Other vehicle expenses	2,884	2,991	2,983	3,111	2,169	
Public and other transportation	623	651	619	1,266	434	
Healthcare	4,612	4,911	4,939	4,397	2,625	
Entertainment	2,913	3,094	3,133	2,418	1,702	
Personal care products and services	707	725	727	689	580	
Reading	118	128	130	91	50	
Education	1,329	1,391	1,315	2,825	916	
Tobacco products and smoking supplies	337	350	361	148	250	
Miscellaneous	959	1,010	1,014	929	625	
Cash contributions	2,081	2,190	2,221	1,603	1,358	
Personal insurance and pensions	6,831	7,188	7,065	9,533	4,464	
Life and other personal insurance	322	336	339	289	228	
Pensions and Social Security	6,509	6,852	6,726	9,244	4,236	

Footnotes:

⁽¹⁾ All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1 percent reporting more than one race. Source: U.S. Bureau of Labor Statistics.



Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Marin	All	Historia and atters	Not Hispanic or Latino					
Item	All consumer units	Hispanic or Latino	Total	White and all other races	Black or African-American			
Number of consumer units (in thousands)	129,549	16,985	112,564	96,019	16,54			
Consumer unit characteristics:								
Income before taxes	\$74,664	\$56,073	\$77,470	\$81,992	\$51,22			
Age of reference person	50.9	44.2	51.9	52.5	48.			
Average number in consumer unit:								
People	2.5	3.2	2.3	2.3	2.			
Children under 18	.6	1.0	.5	.5				
Adults 65 and older	.4	.2	.4	.4				
Earners	1.3	1.6	1.3	1.3	1.:			
Vehicles	1.9	1.6	1.9	2.0	1.:			
Percent homeowner	62	45	65	69	4			
Average annual expenditures	\$57,311	\$47,023	\$58,862	\$61,697	\$42,30			
Food	7,203	6,917	7,246	7,578	5,27			
Food at home	4,049	4,164	4,032	4,207	2,98			
Cereals and bakery products	524	524	525	545	40			
Meats, poultry, fish, and eggs	890	1,068	863	875	79			
Dairy products	410	399	411	443	22			
Fruits and vegetables	783	880	768	800	58			
Other food at home	1,442	1,293	1,464	1,545	98			
Food away from home	3,154	2,753	3,214	3,371	2,28			
Alcoholic beverages	484	345	505	542	28			
Housing	18,886	17,102	19,155	19,853	15,08			



Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

ltem	All concumer units	Highania ar Latina	Not Hispanic or Latino					
item	All consumer units	Hispanic or Latino	Total	White and all other races	Black or African-American			
Shelter	11,128	10,234	11,263	11,650	9,017			
Owned dwellings	6,295	4,065	6,632	7,171	3,508			
Rented dwellings	4,035	5,866	3,758	3,517	5,159			
Other lodging	798	304	873	962	353			
Utilities, fuels, and public services	3,884	3,695	3,912	3,955	3,663			
Household operations	1,384	929	1,453	1,549	892			
Housekeeping supplies	660	574	673	707	473			
Household furnishings and equipment	1,829	1,671	1,853	1,992	1,036			
Apparel and services	1,803	1,982	1,776	1,814	1,55			
Transportation	9,049	8,202	9,177	9,479	7,414			
Vehicle purchases (net outlay)	3,634	3,023	3,726	3,811	3,234			
Gasoline and motor oil	1,909	2,145	1,873	1,922	1,59			
Other vehicle expenses	2,884	2,513	2,939	3,074	2,15			
Public and other transportation	623	521	638	673	436			
Healthcare	4,612	2,606	4,914	5,303	2,658			
Entertainment	2,913	1,876	3,068	3,300	1,71			
Personal care products and services	707	607	722	745	583			
Reading	118	52	128	141	50			
Education	1,329	808	1,407	1,489	932			
Tobacco products and smoking supplies	337	151	365	384	25			
Miscellaneous	959	708	997	1,059	63			
Cash contributions	2,081	860	2,265	2,420	1,36			



Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

ltem	All consumer units	Llianania ar Latina	Not Hispanic or Latino				
	All consumer units	Hispanic or Latino	Total	White and all other races	Black or African-American		
Personal insurance and pensions	6,831	4,807	7,136	7,590	4,504		
Life and other personal insurance	322	141	349	369	233		
Pensions and Social Security	6,509	4,666	6,787	7,221	4,271		

Source: U.S. Bureau of Labor Statistics.

Table 14. Generation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Birth year of 1927 or earlier ⁽¹⁾	Birth year from 1928 to 1945 ⁽¹⁾	Birth year from 1946 to 1964	Birth year from 1965 to 1980	Birth year of 1981 or later
Number of consumer units (in thousands)	129,549	2,331	16,880	45,087	35,578	29,675
Consumer unit characteristics:						
Income before taxes	\$74,664	\$31,272	\$40,230	\$79,736	\$95,168	\$65,373
Age of reference person	50.9	91.0	77.1	60.2	43.3	27.9
Average number in consumer unit:						
People	2.5	1.3	1.7	2.1	3.2	2.6
Children under 18	.6	(2)	(2)	.2	1.2	.9
Adults 65 and older	.4	1.2	1.4	.4	(2)	(2)
Earners	1.3	.1	.4	1.3	1.7	1.5
Vehicles	1.9	.8	1.6	2.1	2.1	1.5
Percent homeowner	62	63	79	76	62	33
Average annual expenditures	\$57,311	\$35,344	\$41,763	\$61,204	\$68,532	\$48,576



Table 14. Generation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Birth year of 1927 or earlier ⁽¹⁾	Birth year from 1928 to 1945 ⁽¹⁾	Birth year from 1946 to 1964	Birth year from 1965 to 1980	Birth year of 1981 o later
Food	7,203	3,118	5,492	7,324	8,870	6,316
Food at home	4,049	2,023	3,450	4,224	4,830	3,370
Cereals and bakery products	524	265	457	531	639	438
Meats, poultry, fish, and eggs	890	336	728	950	1,062	734
Dairy products	410	219	347	422	490	348
Fruits and vegetables	783	414	701	787	954	650
Other food at home	1,442	788	1,216	1,533	1,686	1,200
Food away from home	3,154	1,095	2,042	3,100	4,040	2,946
Alcoholic beverages	484	205	326	518	552	461
Housing	18,886	17,858	14,417	18,917	22,669	16,959
Shelter	11,128	11,899	7,907	10,740	13,473	10,678
Owned dwellings	6,295	3,146	4,972	7,214	8,159	3,668
Rented dwellings	4,035	8,258	2,259	2,410	4,500	6,625
Other lodging	798	494	676	1,117	814	388
Utilities, fuels, and public services	3,884	2,622	3,455	4,220	4,466	3,020
Household operations	1,384	2,195	1,114	1,150	1,811	1,316
Housekeeping supplies	660	379	684	764	720	45
Household furnishings and equipment	1,829	764	1,258	2,043	2,200	1,488
Apparel and services	1,803	615	920	1,602	2,577	1,75
Transportation	9,049	3,142	5,952	9,762	10,545	8,420



Table 14. Generation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2016

Item	All consumer units	Birth year of 1927 or earlier ⁽¹⁾	Birth year from 1928 to 1945 ⁽¹⁾	Birth year from 1946 to 1964	Birth year from 1965 to 1980	Birth year of 1981 or later
Vehicle purchases (net outlay)	3,634	1230 ⁽³⁾	2,243	3,864	4,044	3,771
Gasoline and motor oil	1,909	465	1,139	1,942	2,416	1,802
Other vehicle expenses	2,884	1,141	2,127	3,301	3,289	2,361
Public and other transportation	623	306	443	655	795	492
Healthcare	4,612	5,263	6,197	5,492	4,492	2,473
Entertainment	2,913	1,223	2,114	3,144	3,613	2,311
Personal care products and services	707	565	602	756	826	563
Reading	118	173	187	130	115	64
Education	1,329	13 ⁽³⁾	143	1,295	1,756	1,645
Tobacco products and smoking supplies	337	71 ⁽³⁾	155	386	399	313
Miscellaneous	959	422	784	1,184	1,166	518
Cash contributions	2,081	1,780	2,615	2,717	1,936	1,007
Personal insurance and pensions	6,831	894	1,856	7,976	9,015	5,768
Life and other personal insurance	322	244	302	447	340	128
Pensions and Social Security	6,509	650	1,555	7,529	8,676	5,640

Footnotes

Source: U.S. Bureau of Labor Statistics.

⁽¹⁾ Birth year data processed before January 2017 for the Diary survey and April 2017 for the Interview survey had a cutoff date of 1928 instead of 1927.

⁽²⁾ Value is too small to display.

⁽³⁾ Data are likely to have large sampling errors.



Technical Notes

Starting in 1888, the CE was collected approximately every 10 years until 1973; annual collection began in late 1979. The CE's principal objective is to collect information on the buying habits of U.S. consumers. Consumer expenditure data are used in a variety of research activities by government, business, labor, and academic analysts. In addition, the data are required for the regular revision of the CPI market basket. The CE, which is conducted by the U.S. Census Bureau for the Bureau of Labor Statistics, consists of two survey instruments with independent samples: a Diary Survey and an Interview Survey. The Diary Survey is completed by participating consumer units (CUs) for two consecutive 1-week periods. The Interview Survey records expenditures of CUs obtained in four interviews over the course of 12 months, conducted at 3-month intervals. Results in this report are based on integrated data from both surveys. Survey participants record dollar amounts for goods and services purchased during the reporting period, regardless of whether payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for items purchased by the consumer unit. All business-related expenditures are excluded from both surveys, as are expenditures for which the CU is reimbursed.

For the Diary survey, the CE Program draws a sample of 12,000 addresses per year, and determines that approximately 10,000 of those addresses are occupied housing units. The other 2,000 addresses are generally nonexistent, nonresidential, or vacant. Then approximately 6,000 of those occupied housing units respond to the survey, and each of those households completes two weekly diaries for a total of 12,000 weekly diaries per year. Likewise, for the Interview survey, the CE Program visits 12,000 addresses per quarter, and determines that 10,000 of those addresses have occupied housing units. Then 6,000 of those occupied housing units respond to the survey for a total of 6,000 quarterly interviews per quarter. With the rotating panel, some CUs rotate out of the survey each quarter, while others rotate in. Each CU is interviewed once per quarter, for four consecutive quarters. Data are collected on an ongoing basis in 91 geographic areas of the United States.

The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, or they occur on a regular basis, such as rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including broad estimates of food spending, it is estimated that about 95 percent of expenditures are covered in the Interview Survey. Nonprescription drugs, household supplies, and personal care items are excluded.

The Diary Survey is designed to capture expenditures on small, frequently purchased items that are normally more difficult for respondents to recall buying over an extended period. Detailed entries of expenses are kept for food and beverages—consumed either at home or in eating places—and for tobacco, housekeeping supplies, nonprescription drugs, personal care products and services, most apparel, and any other goods or services purchased within the period. Expenditures incurred by members of the CU while away from home overnight or longer are excluded from the Diary Survey. Although this survey was designed to collect information on expenditures that could not be recalled easily over an extended period, respondents are asked to report all expenses (except those spent while traveling overnight that the consumer unit incurs during the survey week.)

Integrated data from the Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey is designed to do on its own. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are excluded from the Diary Survey are medical



care; automobile repairs; and construction, repairs, alterations, and maintenance of property. For items that are unique to one survey or the other, the choice of which survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys, and integrating the data involves a determination of the appropriate survey from which to select specific expenditure items. When data are available from both surveys, the more reliable of the two as determined by statistical methods is selected. As a result, some items are selected from the Interview Survey, others from the Diary Survey. Because of the overlap in the item coverage between the two surveys, the survey source is reviewed every 2 years and statistical methods are used to select the best source. See "CE Source Selection for Publication Tables" in the *Consumer Expenditure Survey Anthology, 2011* (BLS Report, no. 1030) for source selection details.

The population and spending coverage of the CE differs from those used by the CPI. The CE data cover the total population including rural areas, whereas the CPI covers only the population in urban and metropolitan areas. Definitions of components also differ between the CE and CPI. For example, homeownership is treated differently in the two surveys: actual expenditures of homeownership are reported in the CE, whereas the CPI uses a rental equivalence approach that estimates the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes. (For an overview of the CPI methodology, see https://www.bls.gov/cpi/methodology.htm.)

Interpreting the data

Expenditures are average dollars spent for CUs with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by the CUs that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average for those purchasing the item. Similarly, an individual CU may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, and personal preference also influence expenditures. In addition, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered when comparing reported averages to individual circumstances. Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, all prices, as measured by the CPI-U, increased 1.3 percent from 2015 (annual average index) to 2016 (not seasonally adjusted). In addition, sample surveys are subject to two types of error: sampling and nonsampling. Sampling errors occur because the data are collected from a sample representing the population, rather than from the entire population. Nonsampling errors result from the inability or unwillingness of respondents to provide correct information, differences in interviewers' abilities, mistakes in recording or coding, and other processing errors. For additional information on these types of errors see under 'Sampling and Nonsampling Errors' https://www.bls.gov/cex/csxfags.htm.

Tables

Tables in this report include integrated data from both the Diary and Interview components of the CE, enabling data users to associate the full range of expenditures with consumers' demographic characteristics. Tables show data classified by income quintile, income decile, income class, age of the reference person, size of the consumer unit, composition of the consumer unit, number of earners, housing tenure, type of area (urban or rural), race, Hispanic origin, region of residence, occupation, highest education level of any consumer-unit member, and generation of



reference person. More detailed tables for these classifications can be accessed on the CE page of the BLS website. Also available are tables showing average annual data over a 2-year period for

- 1. income before taxes, cross-tabulated by age, consumer unit size, or region;
- 2. single consumers by gender, cross-tabulated by either income or age; and
- 3. selected metropolitan statistical areas (MSAs).

Tables are available for 1984–2016. The CE also produces prepublication tables, which are more detailed and contain additional subcategories of spending, but also have larger variances. They are available by request; email: CEXInfo@bls.gov. Prepublication tables for all CUs are available on the experimental tables CE page.

Public-use microdata

The 2016 CE public-use microdata, including Interview Survey data, Diary Survey data, and paradata (information about the survey process), are available on the CE website for free electronic download. The Interview Survey files contain expenditure data in two different formats: MTBI files that present monthly values by coding items based on the CPI pricing scheme, and EXPN files that organize expenditures by the section of the Interview Survey questionnaire in which they are collected. Expenditure values on EXPN files cover different periods depending on the specific questions asked, and the files also contain relevant nonexpenditure information not found on the MTBI files.

Beginning with the 2013 public-use microdata, the new estimates of local, state, and federal tax liabilities are included. The CE introduced these estimates to improve the quality of the surveyed tax liabilities, which suffered from low response rates. The respondent-provided tax data were still available in the public-use microdata for 2013, after which they were no longer collected. For more information on the improvements, see *Improving Data Quality in the Consumer Expenditure Survey with TAXSIM*. For new applications of the tax estimates, see *New estimates of Personal Taxes in the Consumer Expenditure Survey*.

Free public-use microdata are available online from the years 1996 to 2016. For releases published before 1996, users can continue to purchase USB flash drives using the public-use microdata order form. Future releases of public-use microdata will be available online for free download.

Other survey information

Other survey information available on the website includes answers to frequently asked questions, a glossary of terms, and order forms for survey products. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data are also available.

The Consumer Expenditure program also publishes *Beyond the Numbers* articles. These reports include analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to a number of survey topics. Some of these articles are *Hispanic household spending in 2015* and *Use with Caution: interpreting Consumer Expenditure income group data*. Additional data also are presented in articles in the *Monthly Labor Review*.

Information on the methodology used to calculate and collect CE data, including data quality, is available online. Also included are general articles and research papers using CE data, including documents in the CE research library.



For more detailed information on the availability of current and earlier data, contact the Division of Consumer Expenditure Surveys, Office of Prices and Living Conditions, Bureau of Labor Statistics, 2 Massachusetts Avenue, NE, Washington, DC 20212-0001; call (202) 691-6900; email: CEXInfo@bls.gov; or visit us at our homepage. Information in this publication is in the public domain and, with appropriate credit, may be reproduced without permission. Upon request, the information in this report will be made available to individuals who are sensory-impaired. Voice phone: (202) 691-5200. Federal Relay Service: 1-800-877-8339.